

# UNITED STATES BANKRUPTCY COURT

## EASTERN DISTRICT OF CALIFORNIA

In re: ERNEST MICHAEL IBARRA  
LETICIA MANCERA IBARRA  
Debtor(s)

Case No.: 14-15955-B-13K

### CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Michael H. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/17/2014.
- 2) The plan was confirmed on 03/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/29/2016.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 471,102.15.
- 10) Amount of unsecured claims discharged without full payment: 68,360.98.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

#### Receipts:

Total paid by or on behalf of the debtor:	\$27,525.00
Less amount refunded to debtor:	\$1,926.81

<b>NET RECEIPTS:</b>	<b>\$25,598.19</b>
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#### Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$4,518.74
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,397.87
Other:	\$.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,916.61</b>
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Attorney fees paid and disclosed by debtor:	\$2,020.00
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#### Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BANK OF AMERICA NA	Unsecured	4,244.52	3,759.52	3,759.52	3,759.52	.00
CAPITAL ONE	Unsecured	NA	NA	NA	.00	.00
CAVALRY SPV I LLC	Unsecured	2,975.01	3,082.86	3,082.86	3,082.86	.00
CAVALRY SPV I LLC	Unsecured	1,828.52	1,267.11	1,267.11	1,267.11	.00
CITI CORP	Unsecured	NA	NA	NA	.00	.00
CITI CORP CREDIT SVCS	Unsecured	1,775.00	NA	NA	.00	.00
CITIBANK NA	Unsecured	1,957.44	1,957.44	1,957.44	1,957.44	.00
DLJ MORTG CAPITAL INC	Unsecured	61,500.01	NA	NA	.00	.00
FIA CARD SERVICES	Unsecured	4,818.19	NA	NA	.00	.00
GENESIS	Unsecured	NA	NA	NA	.00	.00
GREAT AMERICAN	Secured	12,509.30	NA	NA	.00	.00
GREAT AMERICAN	Secured	436.35	NA	NA	.00	.00
HOME DEPOT CREDIT SVCS	Unsecured	267.78	NA	NA	.00	.00
KERN SCHOOLS FEDERAL CREDIT UNI	Secured	3,466.59	3,086.99	3,086.99	3,086.99	247.55
KERN SCHOOLS FEDERAL CREDIT UNI	Unsecured	474.00	433.22	433.22	433.22	.00

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#### Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
LAWRENCE J DREYFUSS	Unsecured	NA	NA	NA	.00	.00
SALVADOR IBARRA	Other	NA	NA	NA	.00	.00
SEARS	Unsecured	NA	NA	NA	.00	.00
SPRINGLEAF FINAN	Unsecured	NA	NA	NA	.00	.00
SPRINGLEAF FINANCIAL SERVICES INC	Unsecured	6,256.16	5,846.89	5,846.89	5,846.89	.00

#### Summary of Disbursements to Creditors:

##### **Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	3,086.99	3,086.99	247.55
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	3,086.99	3,086.99	247.55

##### **Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00

##### **GENERAL UNSECURED PAYMENTS:**

16,347.04      16,347.04      .00

##### **Disbursements:**

Expenses of Administration:	\$5,916.61
Disbursements to Creditors:	\$19,681.58

**TOTAL DISBURSEMENTS:** \$25,598.19

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/31/2016

By: /s/Michael H. Meyer  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.